

<i>SERFF Tracking Number:</i>	<i>THRV-125802314</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Thrivent Financial for Lutherans</i>	<i>State Tracking Number:</i>	<i>40164</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.500 Other</i>
<i>Product Name:</i>	<i>Term Conversion Amendment (2008)</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## Filing at a Glance

Company: Thrivent Financial for Lutherans

Product Name: Term Conversion Amendment (2008) SERFF Tr Num: THRV-125802314 State: ArkansasLH

TOI: L04I Individual Life - Term

SERFF Status: Closed

State Tr Num: 40164

Sub-TOI: L04I.500 Other

Co Tr Num:

State Status: Approved-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Authors: Karen Guyette, Julie Van Beck

Disposition Date: 09/10/2008

Date Submitted: 09/04/2008

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 09/10/2008

State Status Changed: 09/10/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

We are submitting for your review and approval a new amendment for use with inforce term life insurance contracts and riders.

Amendment form LM-TC-TICC (08) adds to our inforce term life insurance plans a credit of \$1 per \$1000 of insurance converted to permanent insurance that will be applied toward the first premium on the new permanent insurance coverage. No other changes are made by this amendment.

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The amendment will be attached to all inforce adult term life insurance contracts and riders for which the conversion period has not expired. It will not be used with contracts and riders that we currently issue.

Thank you in advance for your review of our filing. Please give me a call if you have any questions.

## Company and Contact

### Filing Contact Information

Karen Guyette, Compliance Specialist II	karen.guyette@Thrivent.com
625 Fourth Ave. South	(800) 847-4836 [Phone]
Minneapolis, MN 55415	(612) 340-5040[FAX]

### Filing Company Information

Thrivent Financial for Lutherans	CoCode: 56014	State of Domicile: Wisconsin
4321 North Ballard Road	Group Code: 2938	Company Type: Fraternal
Appleton, WI 54919-0001	Group Name:	State ID Number:
(800) 847-4836 ext. [Phone]	FEIN Number: 39-0123480	
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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$20.00
Retaliatory?	No
Fee Explanation:	\$20.00 per individual form filed.
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Thrivent Financial for Lutherans	\$20.00	09/04/2008	22280124

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TOI:	L04I Individual Life - Term	Sub-TOI:	L04I.500 Other
Product Name:	Term Conversion Amendment (2008)		
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	09/10/2008	09/10/2008

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## **Disposition**

Disposition Date: 09/10/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.500 Other</i>
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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Certification/Notice		Yes
<b>Supporting Document</b>	Application		No
<b>Supporting Document</b>	Life & Annuity - Acturial Memo		No
<b>Form</b>	Amendatory Agreement		Yes

SERFF Tracking Number:	THR-125802314	State:	Arkansas
Filing Company:	Thrivent Financial for Lutherans	State Tracking Number:	40164
Company Tracking Number:			
TOI:	L041 Individual Life - Term	Sub-TOI:	L041.500 Other
Product Name:	Term Conversion Amendment (2008)		
Project Name/Number:	/		

## Form Schedule

Lead Form Number: LM-TC-TICC (08)

Review Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	LM-TC-TICC (08)	Policy/Cont Amendatory ract/Fratern Agreement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		62	Amendatory Agreement LM-TC-TICC (08).pdf

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**AMENDATORY AGREEMENT**

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Effective Date: September 15, 2008

The following provision is included as part of this contract:

**TERM INSURANCE CONVERSION CREDIT.** If you exercise the Conversion Privilege in this contract or in a rider attached to this contract, we will give you a credit toward the first premium payable for the new coverage. The amount of the credit will not be less than \$1 per \$1000 of term insurance that is converted.

Signed for Thrivent Financial for Lutherans

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President [  ]

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Secretary [  ]

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## **Rate Information**

Rate data does NOT apply to filing.



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## Supporting Document Schedules

### Review Status:

**Satisfied -Name:** Certification/Notice

09/03/2008

### Comments:

Certifications are attached.

### Attachments:

AR Life and Health Cert.pdf

AR Term Amend Readability Ctf.pdf

## ARKANSAS

### CERTIFICATION OF ARKANSAS INSURANCE RULE AND REGULATION 19

I certify, to the best of my knowledge and belief, that this filing meets the provisions of Arkansas Insurance Rule and Regulation 19 as well as all applicable requirements of the Arkansas Insurance Department.

A handwritten signature in black ink, appearing to read "Donn Satrom". The signature is fluid and cursive, with a large loop at the end of the last name.

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Donn Satrom  
Director  
Contract Forms and Compliance

Date: September 4, 2008

## READABILITY CERTIFICATION

I certify that the below listed form has the following readability score as calculated by the Flesch Reading Ease Test.

<u>Form</u>	<u>Flesch Score</u>
LM-TC-TICC (08)	62



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Donn Satrom  
Director  
Contract Forms and Compliance

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September 4, 2008  
Date